

Fill in this information to identify the case:

Debtor 1 Charles E. Gardner, III & Myling Bonilla

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Ohio

Case number 1810598

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor:
Wells Fargo Bank N.A.

Court claim no. (if known): 7

Date of payment change:

Must be at least 21 days after date of this notice 02/01/2021

New total payment:

Principal, interest, and escrow, if any \$ 665.35

Last 4 digits of any number you use to identify the debtor's account: 3 4 6 7

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☒ No
- ☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☐ No
- ☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change:
Payment change resulting from a discontinuance of Mortgage Insurance Premium.

Current mortgage payment: \$ 691.68

New mortgage payment: \$ 665.35

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X

/s/Jeremy Anthony

Date 01/26/2021

Signature

Print: Anthony, Jeremy

First Name

Middle Name

Last Name

VP Loan Documentation

Title

Company Wells Fargo Bank, N.A.

Address MAC N9286-01Y

Number Street

1000 Blue Gentian Road

Address 2

Eagan

MN

55121-7700

City

State

ZIP Code

Contact phone 800-274-7025

NoticeOfPaymentChangeInquiries@wellsfargo.com

Email

UNITED STATES BANKRUPTCY COURT

Northern District of Ohio

Chapter 13 No. 1810598

Judge: JESSICA E. PRICE SMITH

In re:

Charles E. Gardner, III & Myling Bonilla

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served on or before January 27, 2021 via filing with the US Bankruptcy Court's CM ECF system or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid or FedEx.

Debtor:

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

Charles E. Gardner, III & Myling Bonilla
12817 Garland Avenue

Garfield Heights OH 44125

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

N/A

Debtor's Attorney:

By Court's CM/ECF system registered email address

Keith L. Borders

3401 Enterprise Parkway Suite 340

Beachwood OH 44122

By Court's CM/ECF system registered email address

N/A

Trustee:

By Court's CM/ECF system registered email address

Lauren A. Helbling

200 Public Square Suite 3860

Cleveland OH 44114-2321

/s/Jeremy Anthony

VP Loan Documentation

Wells Fargo Bank, N.A.